DBS

DBS ONLINE DDA RETURN FILE FORMAT GUIDE

Version 1.5 (G3)

Table of Contents

1.   Online Direct Debit Authorisation

1.1.   Overview

DBS has various online Direct Debit Authorisation (DDA) products that reduce significantly the DDA setup time with collection starting from immediate to 2 days instead of the typical 14 days with paper form.

a.   eDDA – through NETS EFTPOS terminal
b.   iDDA – through DBS iBanking (internet banking)
c.   xDDA - through AXS station
d.   rDDA – through RAPID API Channel

The features of online DDA are:

FEATURES	eDDA	xDDA	iDDA	rDDA
Create DDA	✓	✓	✓	✓
Terminate DDA			✓	
Change Payment Limit			✓	
View DDA			✓	

DDA is set up instantly with successful authorization of the customer's bank credentials. A return file with the successful DDA setups (for all 4 channels) and terminations/amendments (only for specific channels) will be sent the next day.

1.2.   DDA File

The return file includes DDA successful setups, amendments, terminations between 12:00 am - 11:59 pm, and is sent daily. There will be no file sent when there is no DDA setup, amendment or termination.

A return file is sent for each corporate account. Customers with multiple corporate accounts will receive multiple return files.

1.3.   Time

CHANNEL	TIME
IDEAL™	By 8:00 am on Mondays to Sundays (including Public Holiday)
IDEAL™ Connect	

1.4. File Name

CHANNEL	FILE NAME
IDEAL^{TM}	**Report Folder: eDDA Data File (Under Custom Reports)** \<CUST ID>_EDDA2_D\<YYYYMMDD>T\<HHMMSS>_\<NNN>.TXT E.g. ABC01_EDDA2_D20130403T112930_001.txt
IDEAL^{TM} Connect	\<CUSTID>.DDA2RET_Z.D\<YYYYMMDD>T\<HHMMSS>. \<Encryption Extension> E.g. ABC01XXXXXXX.DDA2RET_Z.D20130403T112930.p7

1.5. File Layout & Format

a. The file is in text format.

b. Each file must have only one Header record, followed by one or more Details record(s), and ending with a Trailer record.

c. Under Type, 'X' refers to alphanumeric while '9' refers to numeric.

d. All fields are left aligned unless stated.

1.6. File Specifications

1.6.1. Header Record

The Header record is the first record of each file and is mandatory.

NO.	FIELD NAME	TYPE	M / O	POSITION FROM	TO	DESCRIPTION
1	Record Type	9(2)	M	1	2	Value: "01"
2	Creation Date	9(8)	M	3	10	Date where file is created. It cannot fall on Sundays or public holidays. Format: DDMMYYYY
3	Sender's Company ID	X(8)	M	11	18	Company ID given by DBS. This ID is used to login to DBS IDEAL. All alphabet characters should be in capital letters.
4	Originating Bank BIC	X(35)	M	19	53	Value: 'DBSSSGSGXXX'
5	Originating Account Number	X(34)	M	54	87	Account number that is used for collection. No hyphens.
6	Originator's Name	X(20)	M	88	107	Account name
7	Filler	X(120)	O	108	227	Space
8	Message Sequence Number	9(5)	M	228	232	Value: '00000'
9	Filler	X(568)	O	233	800	Space

1.6.2. **Details Record**

There must be at least one Details record.

NO.	FIELD NAME	TYPE	M / O	POSITION FROM	TO	DESCRIPTION
1	Record Type	9(2)	M	1	2	Value: 10
2	Transaction Type	X(1)	M	3	3	C: Creation A: Amendment (Only available through DBS iBanking) T: Termination (Only available on DBS iBanking)
3	Receiving Bank BIC	X(35)	M	4	38	Value: DBSSSGSGXXX
4	Receiving Account Number	X(34)	M	39	72	Account Number with DDA setup
5	Receiver Name	X(20)	M	73	92	Account Name
6	Filler	X(120)	O	93	212	Spaces
7	DDA Reference	X(35)	M	213	247	'C' : Direct debit authorization reference to identify the party you are collecting from. 'T' or 'A' : Existing DDA reference
8	Payment Limit	9(11)	M	248	258	a. Includes cents, right adjusted with leading zeros. E.g. $10 is shown as 00000001000 b. If no payment limit is specified, value is shown as 999999999
9	Filler	X(55)	O	259	313	Spaces
10	Input Mode	X(1)	M	314	314	Channel for DDA application, amendment, termination Z: eDDA (NETS terminal) I: iDDA (DBS iBanking) X: xDDA (AXS) R: rDDA (RAPID)
11	NETS Terminal ID	X(8)	O	315	322	a. Unique number to identify the NETS terminal (eDDA) b. Spaces for iDDA (DBS iBanking), xDDA (AXS), rDDA (RAPID)
12	Retailer Reference Number	X(6)	O	323	328	Unique number to identify the location with leading zeros a. Entered at NETS terminal by corporate (eDDA) b. Defined by AXS (xDDA) c. Spaces for iDDA (DBS iBanking), rDDA (RAPID)
13	Transaction Date	9(8)	M	329	336	Format: DDMMYYYY

NO.	FIELD NAME	TYPE	M / O	POSITION FROM	TO	DESCRIPTION
14	Transaction Time	X(6)	M	337	342	Format: HHMMSS
15	Filler	X(209)	O	343	551	Spaces
16	New Payment Limit	9(11)	O	552	562	For amendment of payment limit through iBanking. Includes cents. Left adjusted. E.g. $10 is shown as 1000.
17	Filler	X(20)	O	563	582	Spaces
18	Success Indicator	9(1)	M	583	583	Value: "0" for successful transaction
19	Reason Code	X(4)	M	584	587	Value: "0000"
20	Filler	X(213)	O	588	800	Spaces

1.6.3. Trailer Record

The Trailer record is the last record of the file and is mandatory.

NO.	FIELD NAME	TYPE	M / O	POSITION FROM	TO	DESCRIPTION
1	Record Type	9(2)	M	1	2	Value: 20
2	Total Number of Successful Applications	9(8)	M	3	10	Right adjusted with leading zeros.
3	Total Number of Successful Terminations	9(8)	M	11	18	Right adjusted with leading zeros. Termination through DBS iBanking
4	Total Number of Successful Amendments	9(8)	M	19	26	Right adjusted with leading zeros. Amendments through DBS iBanking
5	Filler	9(40)	M	27	66	Pegged with 0
6	Filler	X(734)	O	67	800	Spaces